

FIG. 1A

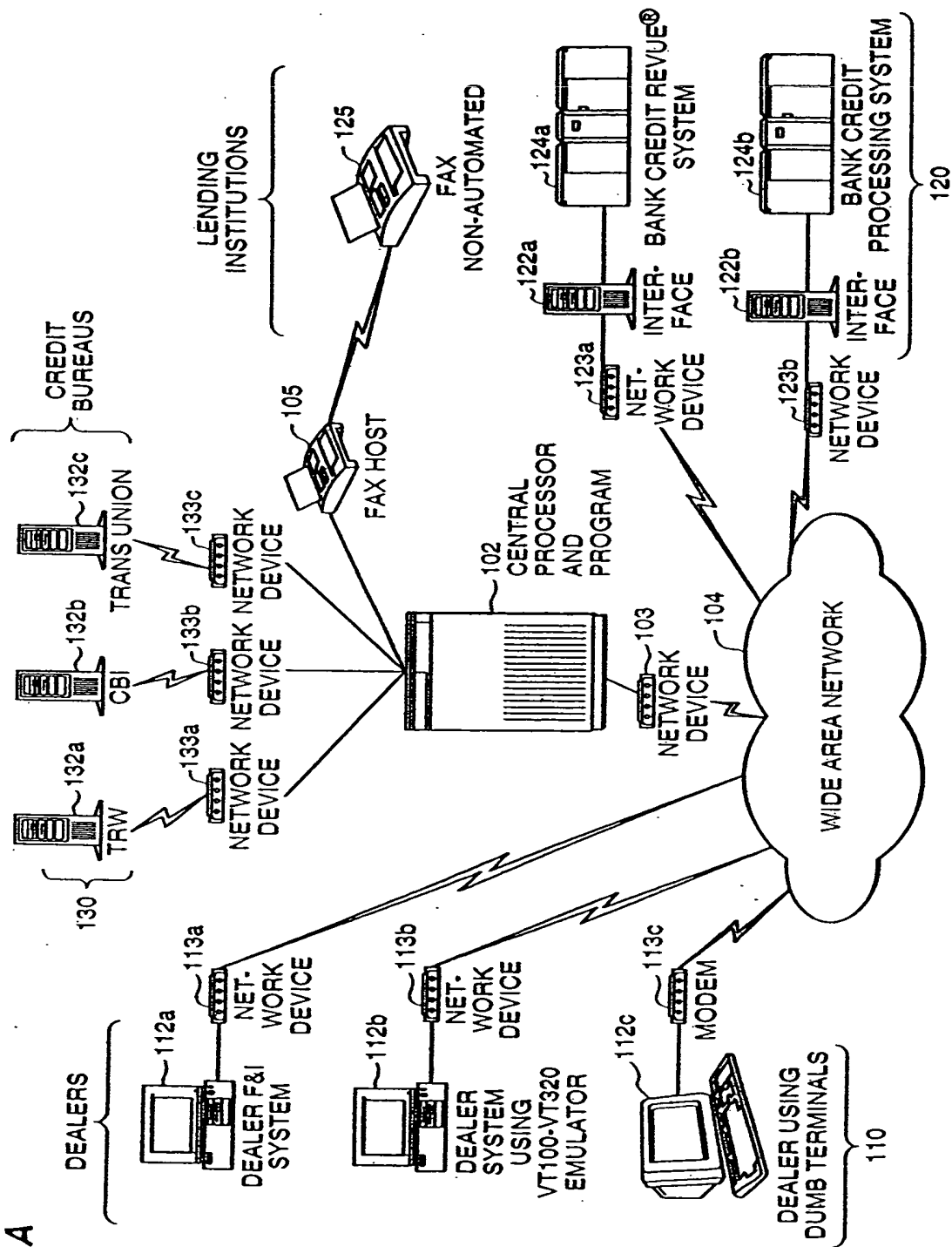


FIG. 1B

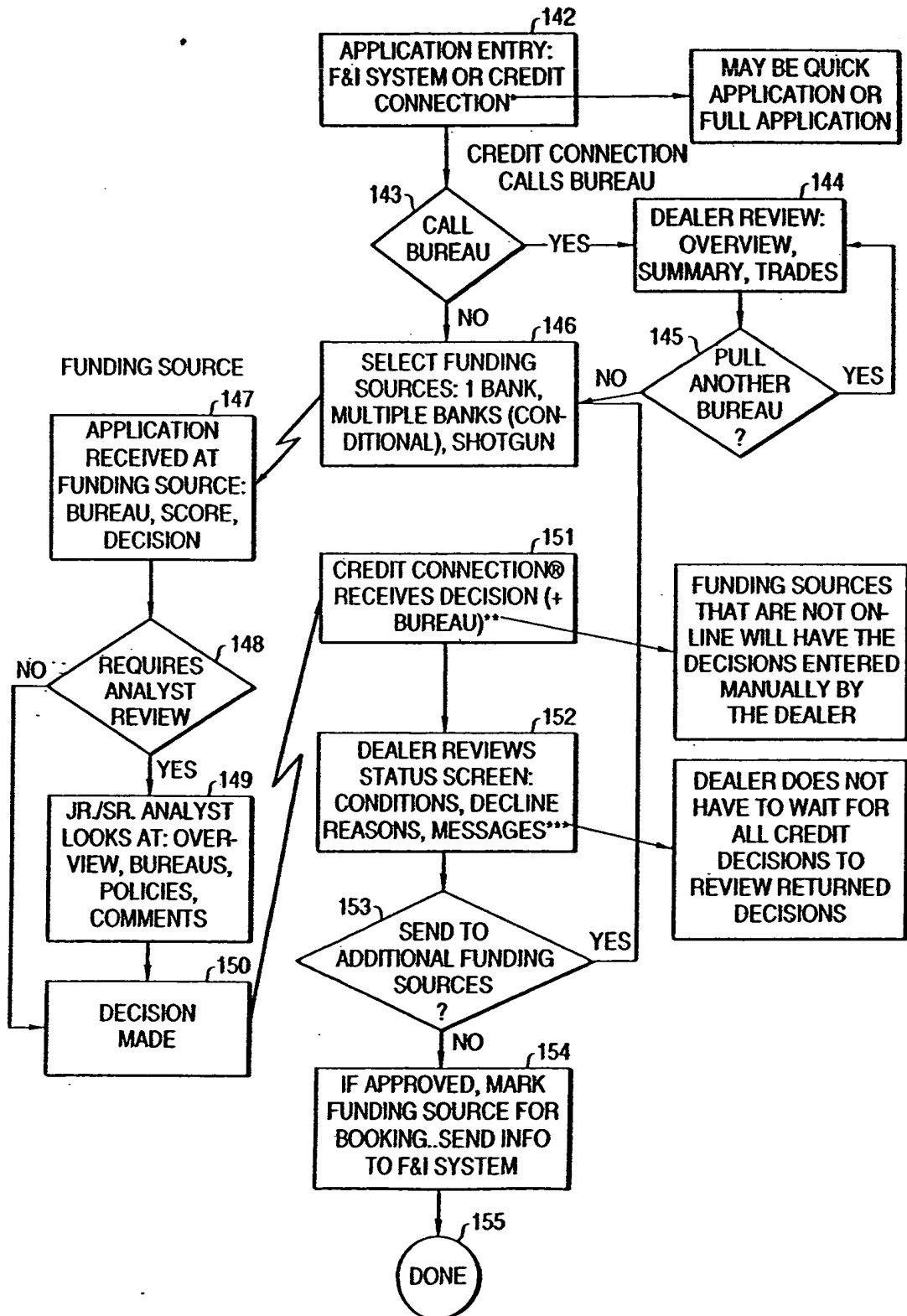


FIG. 1C

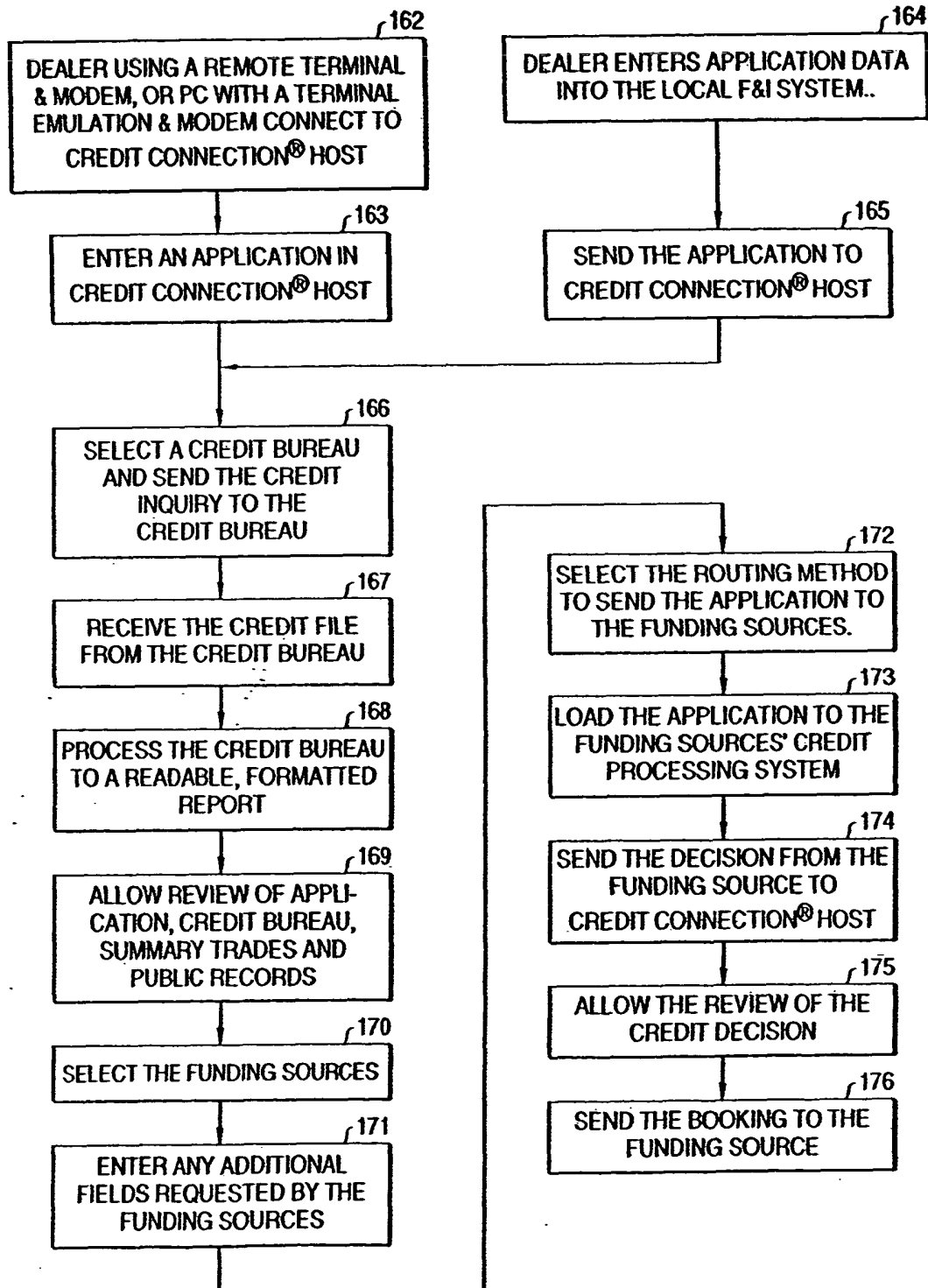


FIG. 2

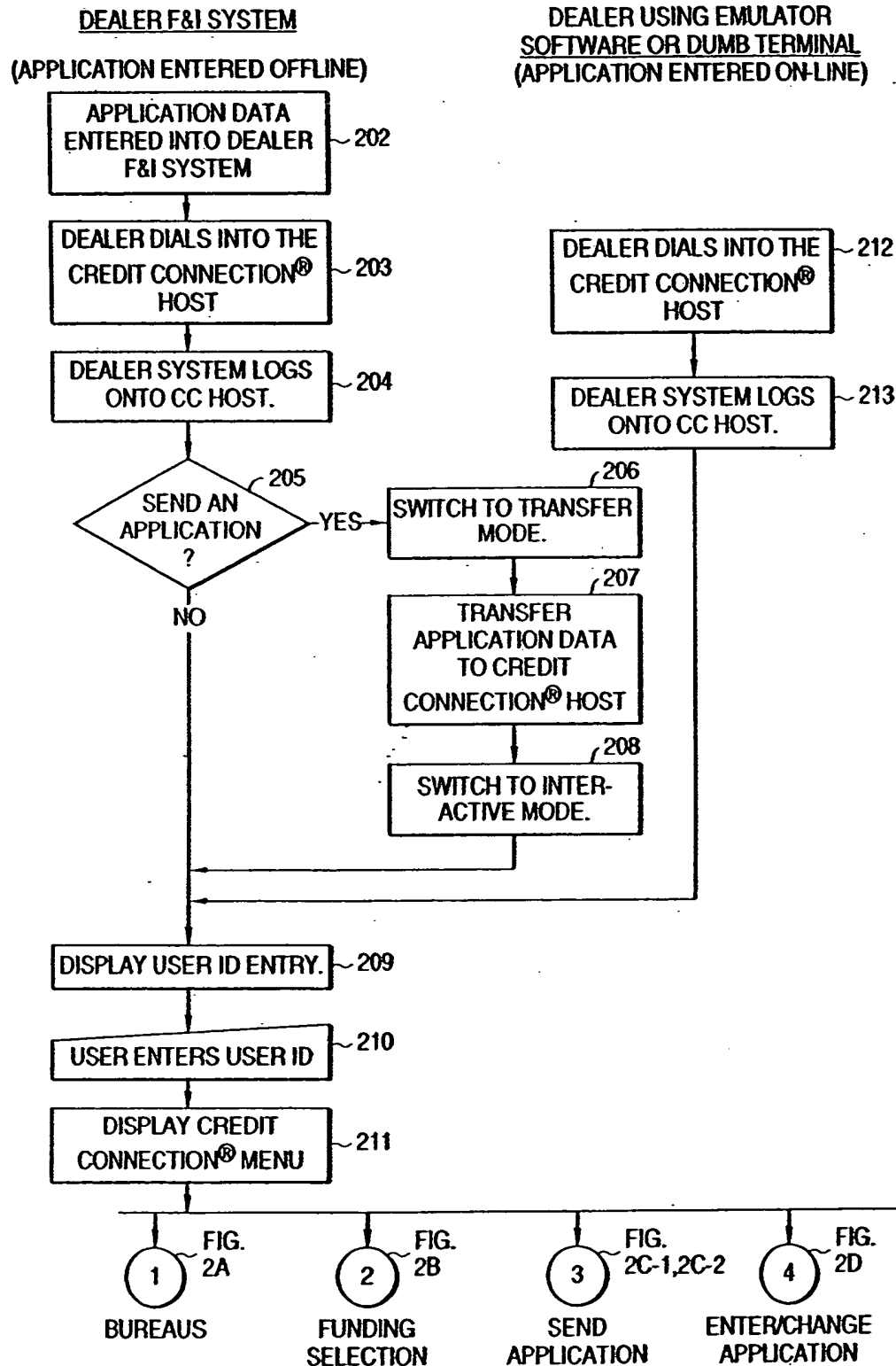


FIG. 2A

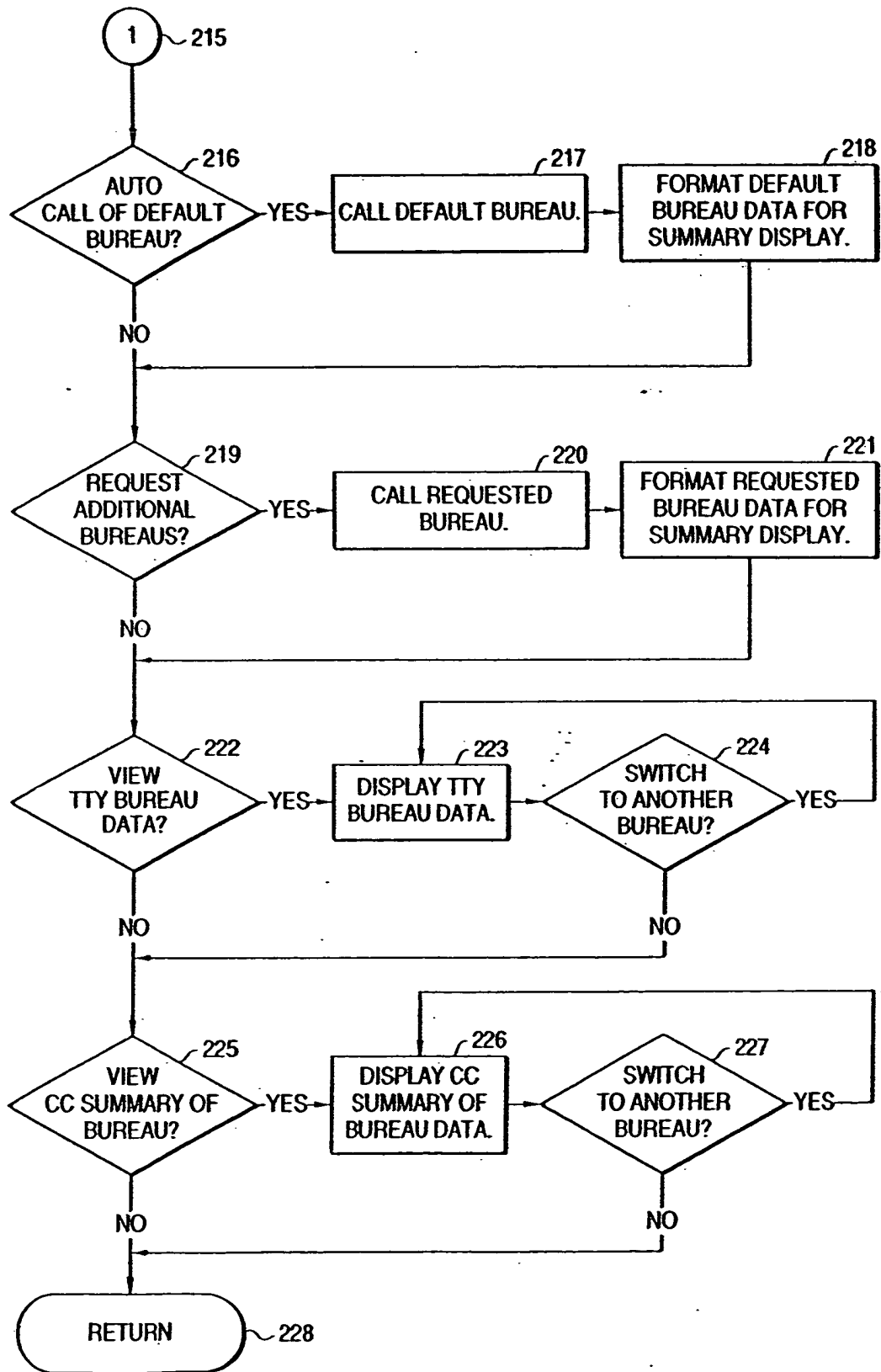


FIG. 2B

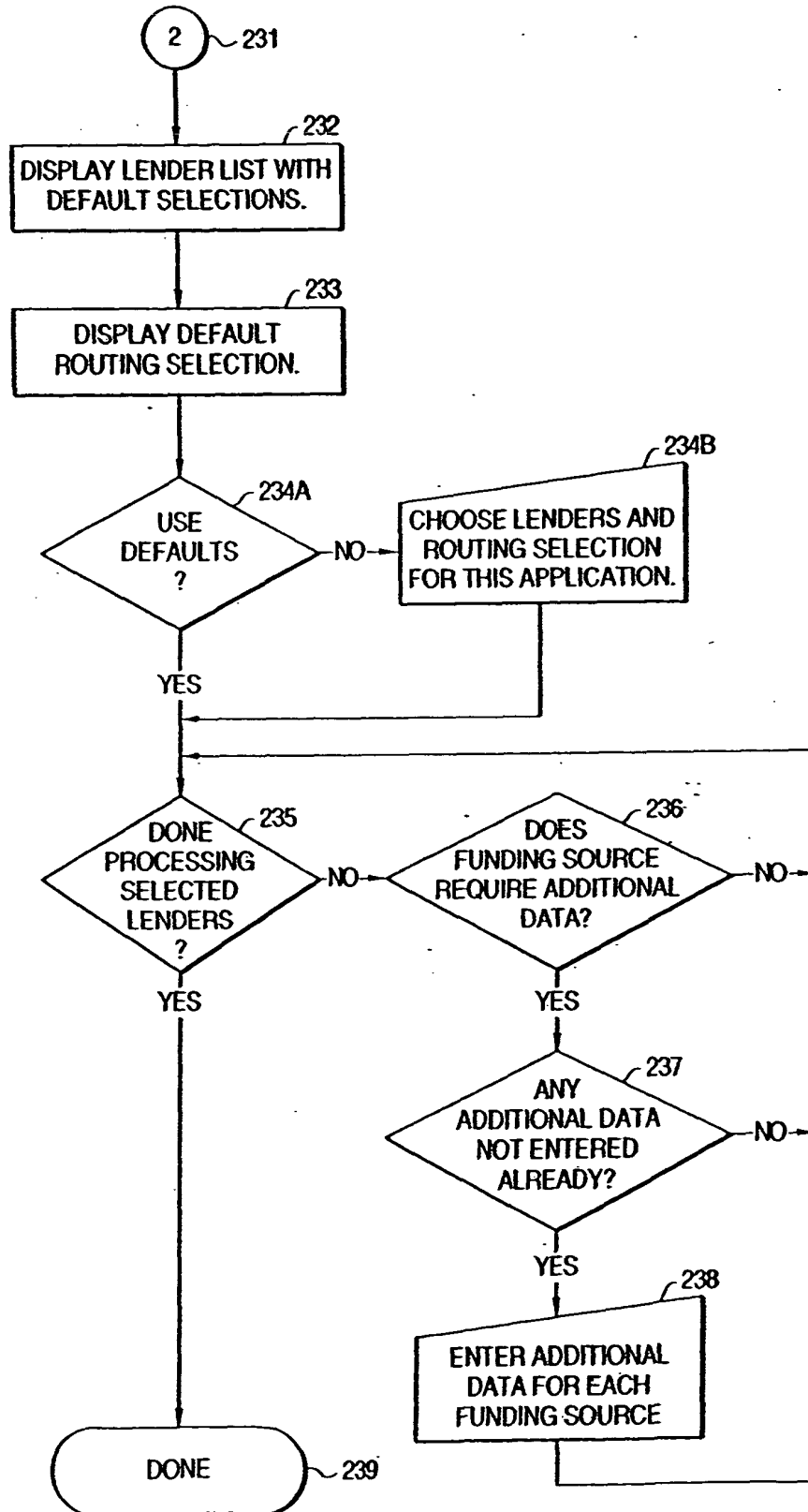


FIG. 2C-1

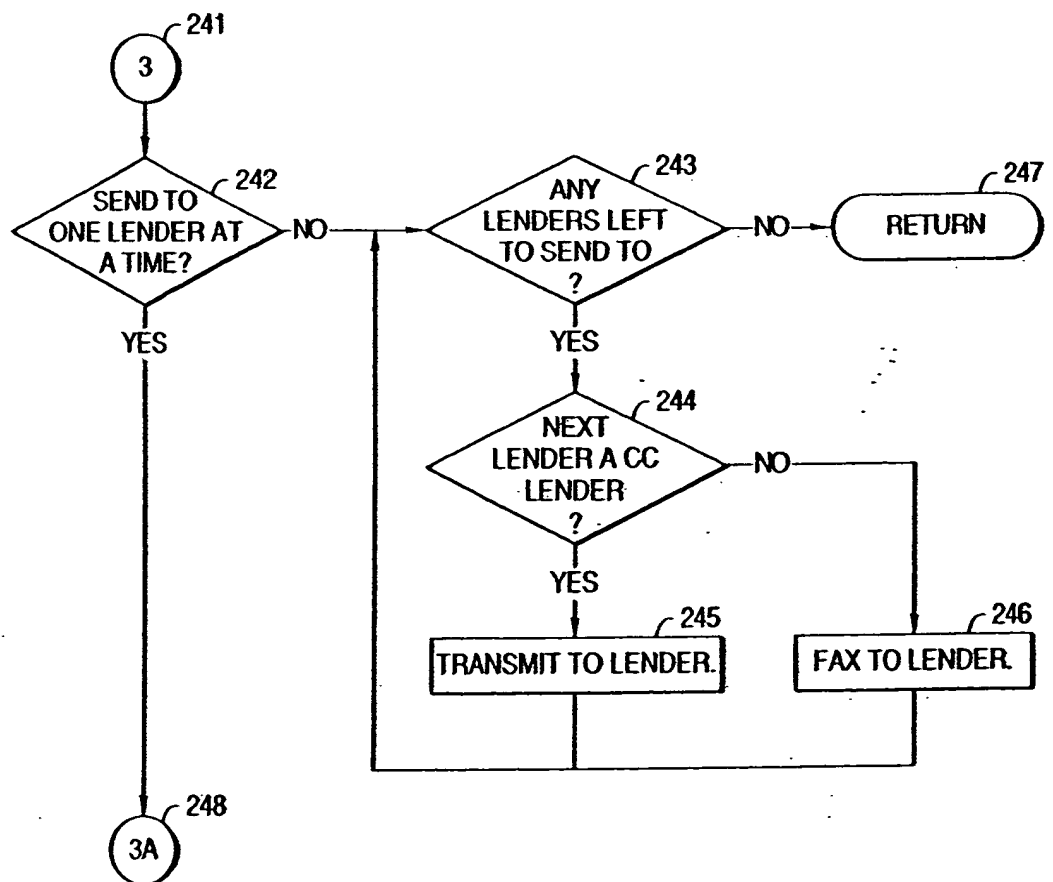


FIG. 2C-2

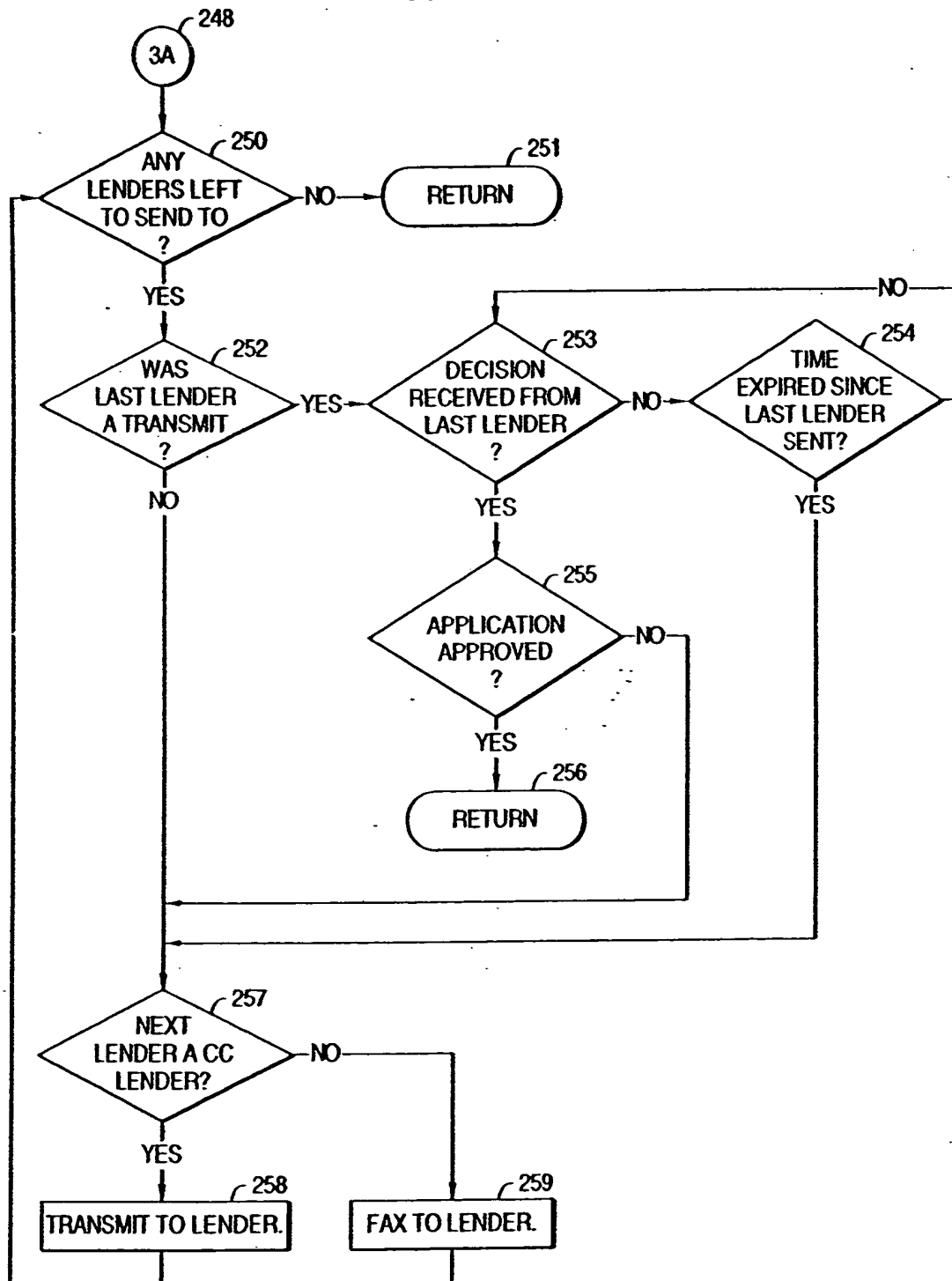
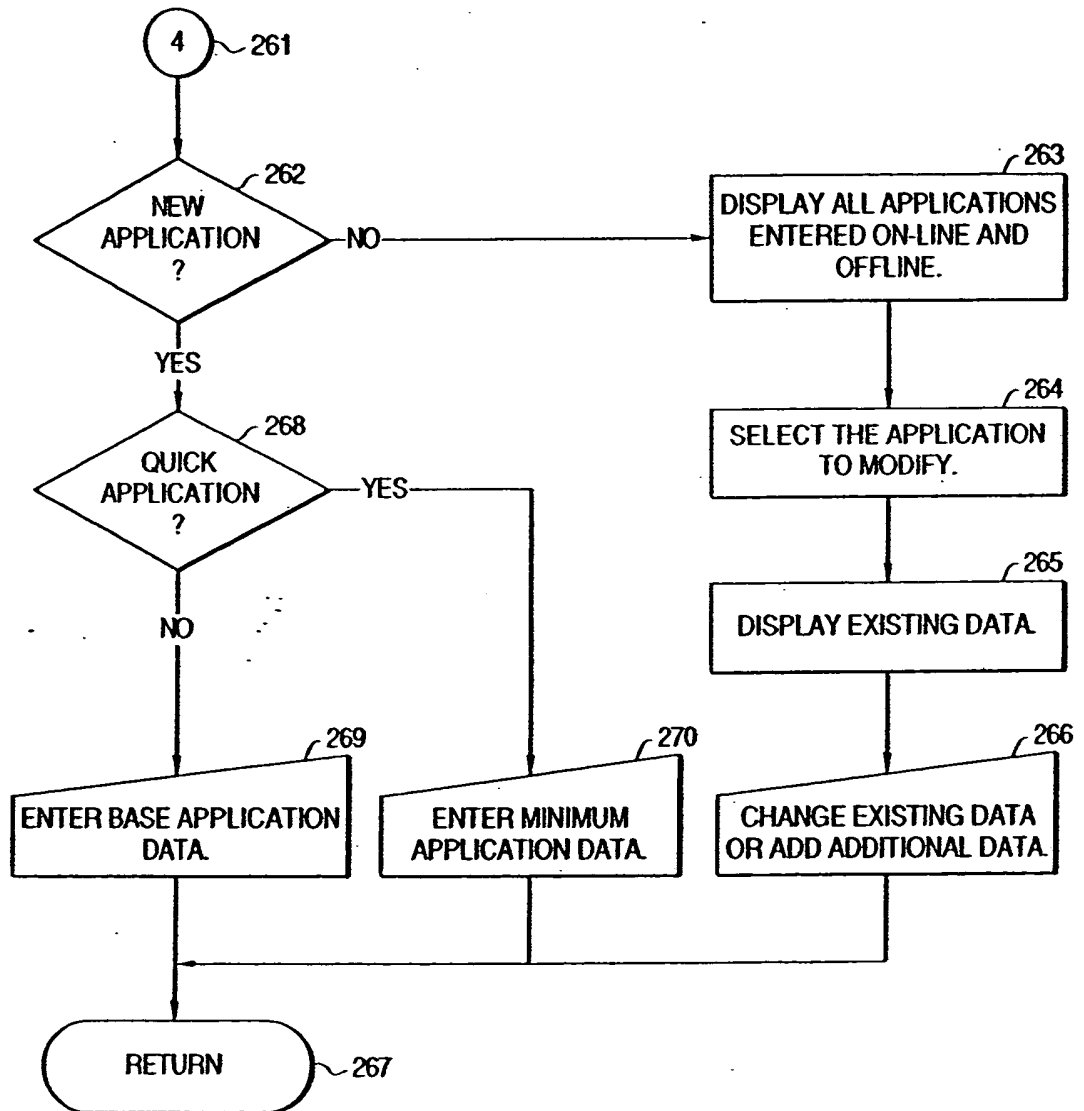


FIG. 2D



CREDIT CONNECTION®

2:18 PM

MAIN MENU

- 1. APPLICATION ENTRY
 - 2. QUICK APPLICATION ENTRY
 - 3. PENDING DECISION
 - 4. PENDING DELIVERY
- U. UTILITIES
X. EXIT USER

LATEST NEWS FROM CMSI

2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT
(800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS

FIG. 3A

CREDIT CONNECTION®

VERSION 1.0 -- DEALERS CREDIT PROCESSING SYSTEM
COPYRIGHT 1994 CREDIT MANAGEMENT SOLUTIONS, INC.

ENTER USERID: _____ ENTER PASSWORD: _____

ENTER YOUR USERID OR TYPE EXIT TO EXIT CREDIT CONNECTION®

FIG. 3A1

CREDIT CONNECTION®

2:19 PM

MAIN MENU

- 1. APPLICATION ENTRY
- 2. QUICK APPLICATION ENTRY
- 3. PENDING DECISION
- 4. PENDING DELIVERY

NEW/EXISTING: NEW
PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3B

REFERENCE NO 2220	NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)	PENDING
BUSINESS INFORMATION		
BUSINESS NAME: _____	TYPE: _____	
ADDRESS: _____		
CITY: _____	COUNTRY: _____	STATE: _____ ZIP: _____ HOW LONG?: 0 0
TAX ID: _____	PHONE: () _____	
BUSINESS MISC		
NATURE OF BUSINESS: _____		
NET PROFIT: \$0.00		NET WORTH: \$0.00
DUN & BRADSTREET NO.: _____		
AFFILIATE/SUBSIDIARY: _____		
BUSINESS OFFICERS		
OFFICER NAME: _____	TITLE: _____	PERCENT OWNER: 0.00 SIGNING OFFICER?: NO
OFFICER NAME: _____	TITLE: _____	PERCENT OWNER: 0.00 SIGNING OFFICER?: NO
OFFICER NAME: _____	TITLE: _____	PERCENT OWNER: 0.00 SIGNING OFFICER?: NO
CREDIT CONNECTION®		
ENTER THE BUSINESS'S NAME.		
	0 (\$0.00)	2:19 PM

FIG. 3B(1)

REFERENCE NO 2220		THE BUSINESS (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING	
		APPLICANT NAME AND ADDRESS					
FIRST NAME:	_____	M.I.:	_____	LAST:	_____	SUFFIX:	_____
SS NO	_____	DOB:	____/____/____	PHONE:	(____) _____	MARITAL	_____
ADDRESS	_____	CITY	_____	COUNTY:	_____	STATE:	_____
RES TYPE	_____	LANDLORD:	_____	ZIP:	_____	HOW LONG :	____ 0 0
		RENT:	\$0				
PREV ADDR: _____							
CITY	_____	COUNTY:	_____	STATE:	_____	ZIP:	____ 0 0
APPLICANT'S RELATIVE _____							
RELATIVE :	_____	STATE:	_____	ZIP:	_____		
ADDRESS :	_____	RELATIONSHIP:	_____				
CITY :	_____						
PHONE :	_____						
CREDIT CONNECTION®				0 (\$0.00)		2:19 PM	
ENTER THE APPLICANT'S FIRST NAME.							

FIG. 3C

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)	PENDING
APPLICANT EMPLOYMENT		
EMPL TYPE: Q OTHER		
EMPLOYER:		
ADDRESS:		
CITY:	STATE: --	ZIP: --
PHONE: () .	OCCUPATION: --	HOW LONG: Q Q MILITARY?: --
		GROSS SALARY: \$0 BASIS: M MONTH
APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL:		
ADDRESS:		
CITY:	STATE:	ZIP:
PHONE:		HOW LONG: 0 0
OTHER INCOME SOURCE:		
APPLICANT EMPLOYMENT MISC		
GROSS MTHLY AMT: \$0		
CREDIT CONNECTION®	0 (\$0.00)	2:19 PM
ENTER (S) SELF EMPLOYED OR (O) OTHER		

FIG. 3D

CASH PRICE				AUTO COLLATERAL INFORMATION			
BALLOON PMT	:	\$	0.00	FINANCE CHARGE	:	\$	0.00
DOWN PMT:	CASH :	\$	0.00	PAYABLE IN:	0	MO. INSTALLMENTS OF :	\$
	REBATE :	\$	0.00	APR :	0.0000	MILAGE :	0
	NET TRADE :	\$	0.00	NCIC :	\$	VIN :	
	TRD ALLOW:	\$	0.00	OWED:	\$	0.00	
UNPAID BALANCE	:	\$	0.00	TYPE :	YR: 0	MAKE:	MODEL:
OTH CHARGES:	\$	0.00	\$	TRADE IN VIN:		BODY STYLE:	
AMOUNT FINANCED	:	\$	0.00	MAKE:		MODEL:	YR: 0
							BODY STYLE:
AUTO TRANS	:	N	FOUR WD	POWER SEATS	:	N	SUN ROOF
TRANS SPEED	:	-	POWER BRAKES	AIR COND	:	N	VINYL ROOF
			POWER STEER	FM STEREO	:	N	CRUISE CONTROL
			POWER WINDOWS	TAPE DECK	:	N	SPORTS WHEELS

CREDIT CONNECTION® 0 (\$0.00) 11:09 AM

ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3E

REFERENCE NO 2220
THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)
PENDING

CHECKING#:
BANK:
SAVINGS#:
BANK:

NAME OF CREDITOR
ADDRESS
CREDITOR INFORMATION
ACCOUNT NO
MONTHLY PAYMENTS
\$0
\$0
\$0

REPOSESSION? : NO
DATE :
BANKRUPTCY : NO
ENDORSE/GUARANTOR? : NO
JUDGEMENT? : NO

LAST CAR FINANCED
YEAR : 00
MAKE :
MODEL :
CREDITOR :
BALANCE : \$0
DATE PAID :
TRADE IN? : NO

DRIVER'S LICENSE NO :
STATE :
INS COMP :
POLICY# :
EXP. DT :

COLL : N
LIAB : N
COMP : N
OTHER: N

CREDIT CONNECTION®
0 (\$0.00)
2:19 PM

FIG. 3F

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)

PENDING

FIRST NAME: _____

SS NO : _____

ADDRESS : 1 _____ MAIN _____

CITY : COLUMBIA _____

RES TYPE : Q RENT/LEASE

M.I. : _____

DOB : ____/____/____

COUNTY: HOWARD _____

LANDLORD: MORTGAGE COMPANY _____

CO-APPLICANT NAME AND ADDRESS

LAST: _____

PHONE: (____) _____

STATE: MD

ZIP: 21222

HOW LONG : 9 2

RENT: \$1,600

CO-APPLICANT PREVIOUS ADDRESS

CITY: _____

COUNTY: _____

STATE: _____

ZIP: _____

HOW LONG : 0 0

SUFFIX: _____

RELATIONSHIP TO APPL: _____

CREDIT CONNECTION®

ENTER THE CO-APPLICANT'S MORTGAGE HOLDER / LANDLORD.

0 (\$0.00)

2:19 PM

FIG. 3G

REFERENCE NO 2220	THE BUSINESS (JONES BOB J. JONES MARY M)	PENDING
CO-APPLICANT EMPLOYMENT		
EMP TYPE: <u>Q</u> OTHERS EMPLOYER: _____ ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____ HOW LONG: <u>Q</u> <u>Q</u> MILITARY?: <u>-</u> PHONE: () _____ OCCUPATION: _____ GROSS SALARY: \$ <u>0</u> BASIS: <u>M</u> MONTH		
CO-APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL: _____ ADDRESS: _____ CITY: _____ STATE: _____ ZIP: _____ HOW LONG: <u>0</u> <u>0</u> PHONE: _____		
CO-APPLICANT EMPLOYMENT MISC		
OTHER INCOME SOURCE: _____ GROSS MTHLY AMT: \$ <u>0</u>		
CREDIT CONNECTION®		
ENTER (S)ELF EMPLOYED, (O)THER	0 (\$0.00)	2:19 PM

FIG. 3H

PENDING

FIG. 31

PENDING

THE BUSINESS (JONES BOB J, JONES MARY M)

REFERENCE NO 2220

VEHICLE IDENTIFICATION NUMBER

VIN

AUTO COLLATERAL INFORMATION

MILEAGE : 0

TYPE : :

YR : 0

MAKE : :

MODEL : :

BODY STYLE : :

AUTO TRANS : N

TRANS SPEED : :

FOUR WD : N

POWER BRAKES : N

POWER STEER : N

POWER WINDOWS : N

POWER SEATS : N

AIR COND : N

FM STEREO : N

TAPE DECK : N

SUN ROOF : N

VINYL ROOF : N

CRUISE CONTROL : N

SPORTS WHEELS : N

AUTO TRADE-IN INFORMATION

YR : 0

MAKE : :

MODEL : :

BODY STYLE : :

CREDIT CONNECTION®
ENTER THE V.I.N. FOR THE AUTOMOBILE.

0 (\$0.00)

2:19 PM

FIG. 3J

PENDING

THE BUSINESS (JONES BOB J, JONES MARY M)

REFERENCE NO 2220

FINANCE INFORMATION		
CASH PRICE	: \$	0.00
SALES TAX	: \$	0.00
DMV	: \$	0.00
TOTAL DELIVERED	: \$	0.00
CASH	: \$	0.00
REBATE	: \$	0.00
TRD ALLOW	: \$	0.00
OWED	: \$	0.00
NET TRADE	: \$	0.00
TOTAL DOWN PAYMENT	: \$	0.00
UNPAID BALANCE	: \$	0.00
OTHER CHARGES, FEES:	: \$	0.00
AMOUNT FINANCED	: \$	0.00
BALLOON PMT	: \$	0.00
EST APR	: 0.0000	
EST TERM	: 0	
EST MONTHLY PAYMENT:	: \$	0.00
INVOICE COST	: \$	0.00
MSRP	: \$	0.00

2:19 PM

0 (\$0.00)

CREDIT CONNECTION®
ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3K

PENDING

THE BUSINESS (JONES BOB J. JONES MARY M)

COMMENTS

REFERENCE NO 2220

2:19 PM

0 (\$13,060.00)

CREDIT CONNECTION®

FIG. 3L

CREDIT CONNECTION®

2:55 PM

MAIN MENU

- 1. APPLICATION ENTRY U. UTILITIES
- 2. QUICK APPLICATION ENTRY X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3M

REFERENCE NO 2231 NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR) PENDING

BUSINESS NAME:		QUICK BUSINESS INFORMATION	
ADDRESS	:	TYPE:	:
CITY	:	COUNTY:	:
TAX ID	:	STATE:	:
	:	ZIP:	:

FIRST NAME:		QUICK APPLICANT NAME AND ADDRESS	
SS NO	:	M.I. :	:
ADDRESS	:	DOB:	:
CITY	:	COUNTY:	:
	:	STATE:	:
	:	ZIP:	:
	:	SUFFIX:	:

FIRST NAME:		QUICK CO-APPLICANT NAME AND ADDRESS	
SS NO	:	M.I. :	:
ADDRESS	:	DOB:	:
CITY	:	COUNTY:	:
	:	STATE:	:
	:	ZIP:	:
	:	SUFFIX:	:

CREDIT CONNECTION® 0 (\$0.00) 2:55 PM
ENTER THE BUSINESS'S NAME.

FIG. 3N

2:57 PM

CREDIT CONNECTION®

		PENDING DECISION QUEUE							
REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	BANK DECISION	BANK DECISION	BANK DECISION	BANK DECISION	INITIATED	
CALLING CBI	2232	RECH						09/01 14:56	
CALLING CBI	2233	BREAD PLACE	BRUNO FRANK					09/01 14:57	
CALLING CBI	2234	FINK TED						09/01 14:58	

<PAGE>

CONSTRAINTS
WEEKS : ALL

THIS IS THE LAST PAGE. [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 30

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PENDING DECISION MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$13,300.00)

9:48 AM

FIG. 3P

REFERENCE NO 1404

DETAILS		ENTERED BY :
DECISION :	DECLINE	
COMMENT :		
SEND DATE:	08/18 15:47	RECEIVE DT: 08/18 15:47
		TURNAROUND IN MINUTES: 1
		TURN DOWN REASONS
		DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS
		TYPE OF (OR LACK OF) CREDIT CARDS
		OLDER AGE OF ITEM PROPOSED FOR FINANCING
		DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS

[F1]	BOOK THE DEAL WITH THIS LENDER	[F2]	ENTER DECISION MANUALLY

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Q

REFERENCE NO 1404

CO-APPLICANT INFORMATION

CBI

0 CREDIT CONNECTION® (\$13,300.00) 9:48 AM

FIG. 3R

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME

USBK US BANCORP

CONTACT

MICHAEL F. LUITEN

PHONE

(206) 450 - 5860

SEND APPLICATION TO LENDERS

SEND BY

CRCONNECTION

SEND DATE

07/08 14:52

RECEIVE DATE

07/08 14:58

STATUS

DECLINE

<PAGE>

THIS IS THE LAST PAGE

CREDIT CONNECTION®

(RETURN) SEND [F1] ENTER LENDERS

0 (\$13,300.00)

9:48 AM

FIG. 3S

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME

USBK

CONTACT

MICHAEL F. LUITEN

PHONE

(206) 450 - 5860

SEND APPLICATION TO LENDERS

SEND BY

CRCONNECTION

SEND DATE

07/08 14:52

RECEIVE DATE

07/08 14:58

STATUS

DECLINE

<PAGE>

FIRST LENDER : SECOND LENDER : THIRD LENDER : SEND TO ALL ONE BY ONE: ONE BY ONE

ENTER THE LENDERS

SEND TO ALL ONE BY ONE: ONE BY ONE

CREDIT CONNECTION®

(RETURN) SEND [F1] ENTER LENDERS

0 (\$13,300.00)

9:48 AM

FIG. 3T

REFERENCE NO 1404

CBI (1 OF 1 FILES INCLUDED)

NUMBER OF LINES: 44

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

1

2 CBI FOR APPLICATION 1404

3

4

5 * 001 UNKNOWN CREDIT BUREAU -- CONTACT YOUR SYSTEM ADMINISTRATOR

6

7 BEACON IS TEMPORARILY UNAVAILABLE.

8

9

10 SAFESCAN WARNING: IS SS# A TYPO ERROR? SS# OUT OF RANGE.

11

12

13 *ANDREWS, LEE, JR., CATHY SINCE 05/00/72 FAD 03/19/91

14

15 8827, MITCHELL, DR, DECATUR, GA, 30032, DAT RPTD 04/90

16

17 23929, MAIN, DECATUR, GA, 30032, DAT RPTD 12/90

18

19 FN-ANDROPOLIS, LEEWISKI, JR

20

21 MAR-M, DEPS-4, BDS-06/12/47, SSS-142-71-7890

22

23 00 ES-, EMPLOYER

24

25 01 EF-, FPL

CBI [F1] FIND

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3U

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CREDIT BUREAU SUMMARY FOR CBI (1 OF 1 FLIES INCLUDED)

TRADES (OPEN OR CLOSED)

7

TRADES (OPEN)

6

PUBLIC RECORDS

0

BANK REVOLVING AND NATIONAL CREDIT CARDS

0

MAJOR DEROGATORY

3

BANK INSTALLMENT AND OTHERS

2

MINOR DEROGATORY

1

DEPARTMENT STORES

1

SATISFACTORY

3

FINANCE COMPANIES

2

INQUIRIES IN PAST SIX MONTHS

0

OTHERS

1

INQUIRY/TRADE OPENING OLDEST: 10/01/82 LATEST: 02/01/91

REVOLVING ACCOUNTS

2

TIMES LATE INST. 30 DAYS: 3 60 DAYS: 4 90 DAYS: 5

INSTALLMENT ACCOUNTS

4

REV. 30 DAYS: 0 60 DAYS: 0 90 DAYS: 0

DEBT RATIO

TOTAL BALANCE (REV: \$ 660 INST: \$ 8,498)

\$ 9,158

HIGHEST CREDIT REVOLVING

\$ 860

HIGHEST CREDIT INSTALLMENT

\$10,000

\$ 38,354 / \$38,333 = 100.05%

TRADE RATINGS (AS OF LAST REPORTED DATE)

0 1 2 3 4 5 6 7 8 9

PRESENT RATINGS

0 4 0 1 0 1 0 0 0 1

PAST DELINQUENCY

0 1 0 1 0 1 0 0 0 1

DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS

BUREAU SERVICE SCORE (APPLICANT)

BUREAU SERVICE SCORE (CO-APPLICANT)

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

FIG. 3V

NABK (DECLINE)

PUBLIC RECORDS FROM CBI (1 OF 1 FILES INCLUDED) -

DESCRIPTION

O SEVERITY

FILED

REPORTED SETTLED

AMOUNT

BALANCE

COURT # _____

福

NO RECORDS AVAILABLE.

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3W

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CHOOSE A BUREAU TO CALL

- 1. CBI
- 2. TRW
- 3. TRU

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3X

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

UNIQUE TRADES FROM FROM CBI (1 OF 1 FILES INCLUDED)

NAME	OWN	TYPE	OPEN	REPORT	PAYMENT HISTORY	HC/ORIGBL	BALANCE	TERMS	ORIG PMT	PMT
HFC	A	I	YES	10/85	02/91	1,248	1,647	36	19,764	19,764
HFC	A	I	YES	10/82	02/91	1,647	1,330	36	15,960	15,960
FNB ATL	A	I	YES	08/88	02/91	10,000	5,321	0	350	350
RICH'S	A	R	YES	07/89	02/91	860	660	0	55	55
TRUST COMP	A	I	YES	11/89	02/91	259	200	0	25	25
TRUST COMP	A	I	NO	03/90	02/91	5,000	0	0	0	0
LEARNERS	A	R	YES	04/84	02/91	200	0	0	0	0

TRADE DETAIL

TRADE NAME : HFC ACCOUNT#: 32081-44888 DESIGNATOR: J INDUSTRY: F MEMBER#: 401FP3300
 CURRENT RATE : 1 PAYS ACCOUNT AS AGREED TIMES LATE 30: 0 LATE 60: 0 LATE 90: 0
 PAST RATE :

APP DEBT: 1,900 PMT: 300 BUREAU DEBT: 36,154 TOTAL DEBT: 38,354 TOTAL INCOME: 38,333 DEBT RATIO: 100.05%
 CBI (RETURN) CHANGE PAYMENT

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU. 0 (\$13,300.00)

9:48 AM

FIG. 3Y

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

SELECT NEXT STATION
PENDING DECISION
PENDING DELIVERY
COMPLETED

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Z

3:27 PM

CREDIT CONNECTION®

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	BANK	DECISION	BANK	DECISION	BANK	DECISION	INITIATED
	22137	KELLER JERRY J	KELLER LAURA J	SIGN	PENDING	NABK	MESSAGE			06/21 11:09

CONSTRAINTS

WEEKS : ALL

THIS IS THE LAST PAGE. [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 3AA

PENDING DELIVERY MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$0.00)

2:50 PM

FIG. 3AB

3:28PM

LENDER LOOKUP

LENDER LIST

LENDER NAME	CITY	ST	CONTACT	PHONE	CC/FAX	FAX	ACTIVE
Firs	CHARLOTTE	NC	PATTY MEEHAN	(919) 848-4747	474	FAX (919) 848-7464	ACTIVE
sign	BALTIMORE	MD	RICH KIRKWOOD	(410) 484-8484	844	FAX (410) 484-8487	ACTIVE
CITZ	ELLCOTT CITY	MD	ANGELA COOPER	(410) 848-8888		FAX (410) 848-8744	ACTIVE
CITI	NEW YORK	NY	DAN KATZ	(212) 847-7477	444	FAX (212) 847-7488	ACTIVE
Chas	NEW YORK	NY	JOE SMITH	(212) 887-4888		FAX (212) 887-5647	ACTIVE
Well	SAN FRANCISCO	CA	SCOTT SMITH	(619) 767-6467		FAX (619) 767-4848	ACTIVE
JB	MACON	GA	ME	(410) 111-2222		FAX (410) 111-3333	ACTIVE
ALCO			NANCY SHEPPARD	(912) 471-2300		CC (912) 471-4844	ACTIVE

<PAGE>

LENDER HISTORY

DAYS	TOTAL APPS	APPROVED	COND	APPR	DECLINED	BOOKED	APPR/TOTAL %	BOOKED/TOTAL %	% OF TOTAL APPS
0 - 30	5	4	1	0	3	100	60	60	2
30 - 60	10	7	2	1	6	90	60	60	5
60 - 90	10	6	2	2	5	80	50	50	5

[RETURN] LENDER DETAILS

FIG. 3AC

CREDIT CONNECTION®

3:29 PM

SYSADM MAIN MENU

D. DEALER SETUP
L. LENDER SETUP
U. USER SETUP
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI
AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS.

FIG. 3AD

-DEALER SETUP-

[illegible]

[F1] UPDATE DEALER

FIG. 3AE

3:29 PM

LENDER SETUP

CURRENT LENDERS		LENDER DETAILS	
LENDER	CC/FAX ACCESS CODE		
Firs		LENDER CD : 0001	
sign		LENDER : FIRST UNION	
CITZ		SHORT NAME: Firs	
CITI		ACCESS CD :	
Chas		CONTACT : PATTY MEEHAN	
Well		PHON E : (919) 848-4747 474	
JB		FAX : (919) 848-7464	
ALCO		ADDRESS : 1 MAIN AVENUE	
BOAT		CITY : CHARLOTTE	STATE: NC
Banc		ACTIVE : ACTIVE	ZIP: 87747-
BANC ONE			

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AF

3:31 PM

USER SETUP

CURRENT USERS

USER ID	NAME	GSP	IN USE
andy	Andy Mayers		
ary	ary	MASTER	NO
billy	Billy Roberts	SALES	NO
jerry	Jerry Keller	MASTER	NO
jima	Jim alsbrook	MASTER	NO
jinc	Jim Cain	MASTER	NO

USER DETAILS

USER ID	: andy
NAME	: Andy Mayers
GSP	:
PHONE NO	:
PASSWORD	:
TIME BETWEEN	: 999
NEXT CHANGE	: 08/30
DEF WEEKS	: 0

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AG

FUNCTION KEYS MENU

1. CALCULATOR
2. CALENDAR
3. LENDER LOOKUP
4. PAYMENT CALCULATOR
5. RESET TERMINAL
6. SEARCH
7. TERMINAL LOCK
8. NEWS

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

FIG. 3AH

ENTER SEARCH CRITERIA	
SPECIFIC REFERENCE NO	: 0
APPLICANT NAME	: ALL
CO-APPLICANT NAME	: ALL
BUSINESS NAME	: ALL
APPLICANT SS#	: ALL . .
CO-APPLICANT SS#	: ALL . .
STATION	: ALL

FROM INITIATED DATE :	CONSTRAINTS	TO INITIATED DATE :
-----------------------	-------------	---------------------

ENTER DATA OR PRESS F4 TO END.

FIG. 3A/

11:40 AM

SEARCH APPLICATIONS

LIST OF APPLICATIONS

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	STATION	BANK STATUS	BANK STATUS	BANK STATUS	INITIATED
	2123	Fax Larry		DONE	Natl	APPROVE		02/03 10:28
	2125	Cain James V		DONE	Natl	DECLINE		03/17 14:59
	2126	Fax Larry		PY	Natl	APPROVE		04/06 14:57
	2127	Jones John		PD	Natl	APPROVE		04/10 13:34
	2128	aaa AAA	aaaaa aaaaa	DONE				04/28 11:26
	2129	CUFF JENNIFER		DONE				05/03 13:54
	2130	Fax Larry		PD	Natl	APPROVE		05/05 10:34
	2131	FAX LARRY		DONE				05/11 09:01
	2133	test Test		DONE				05/18 17:22
	2134	W Test		DONE				05/18 17:24
	2137	Keller Jerry J		PD				06/21 11:09

CONSTRAINTS

FROM INITIATED DATE : TO INITIATED DATE :

[F1] ENTER REF NO [F2] MODIFY CONSTRAINTS

FIG. 3AJ

NEWS

DATE	FROM	TOPIC
10/05 02:46	CMSI	SCHEDULED HARDWARE MAINTENANCE
09/13 02:46	CMSI	LATEST LIST OF CREDIT CONNECTION@LENDERS
09/13 02:30	Natl	REDUCED RATES FOR AUTO LOANS.
09/13 02:13	BOAT	CHANGES IN USED AUTO LENDING
09/13 02:09	USBK	RATE CHANGES EFFECTIVE OCTOBER 1

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER 6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

FIG. 3AK

FIG. 4

